

RBC RRSP Survey 2005

Now I want to talk with you about issues concerning personal finances. Tell me, which of the following is your most important financial priority at this time? And which would you say is the SECOND most important? (Total mentions)

| | | AGE | | | REGION | | | | | |
|--|-------------|-------|-------|-----|--------|------|--------------|-----|-----|-----|
| | All Cdns | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| Retirement savings | 38% | 23% | 45% | 39% | 42% | 37% | 40% | 37% | 37% | 41% |
| Regular payments to reduce debt | 28% | 33% | 34% | 15% | 24% | 35% | 25% | 28% | 31% | 26% |
| Just trying to keep your head above water | 27% | 25% | 24% | 34% | 24% | 26% | 32% | 23% | 33% | 32% |
| Saving for children or grandchildren's education | 25% | 28% | 30% | 15% | 22% | 24% | 22% | 26% | 25% | 30% |
| General savings for a rainy day | | B | | B | | | | | | |
| Home ownership | 21% | 31% | 22% | 11% | 29% | 21% | 24% | 21% | 17% | 21% |
| Building an investment portfolio | 14% | 9% | 14% | 20% | 15% | 17% | 14% | 17% | 11% | 9% |
| Health care savings | 7% | 3% | 4% | 14% | 5% | 8% | 5% | 5% | 10% | 5% |
| Saving for your own education | 4% | 14% | 2% | 1% | 5% | 7% | 6% | 3% | 4% | 5% |
| Mortgage payment | 1% | 1% | 1% | 0 | 1% | - | - | 1% | 0 | - |
| RRSP | 0 | 1% | 0 | 0 | 1% | - | - | 1% | 0 | - |
| Bills | 0 | - | 0 | 0 | - | - | - | 0 | - | - |
| Other | 2% | 2% | 1% | 2% | 1% | 1% | 1% | 2% | 2% | - |
| None | 1% | 0 | - | 1% | 1% | 1% | - | 1% | 0 | - |
| Dk/ns | 1% | 0 | 0 | 4% | 2% | - | - | 2% | 1% | 1% |

What is the total amount, in dollars, that you are planning to contribute to your RRSP for the 2005 tax year, including what you have already contributed?

| | | AGE | | | REGION | | | | | |
|------------------|--------------|-------|-------|------|--------|------|--------------|------|------|------|
| | Have RRSP | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| \$0 to \$1500 | 19% | 22% | 13% | 29% | 21% | 5% | 20% | 17% | 23% | 28% |
| \$1501 to \$4000 | 24% | 31% | 21% | 24% | 12% | 21% | 30% | 22% | 34% | 23% |
| \$4001 to \$6000 | 15% | 14% | 18% | 9% | 16% | 14% | 11% | 17% | 16% | 10% |
| \$6001+ | 21% | 13% | 27% | 13% | 23% | 28% | 20% | 23% | 14% | 13% |
| (DK/NS) | 22% | 20% | 21% | 25% | 29% | 33% | 18% | 21% | 13% | 26% |
| Mean | 5700 | 4403 | 6884 | 3803 | 5792 | 7773 | 5060 | 6731 | 3911 | 4028 |

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Now, as you may know, the 2005 tax year runs from January 1st 2005 until December 31st 2005. However, you are able to contribute to your RRSP right up until March 1st, 2006. Knowing this, have you...?

| | Have RRSP | AGE | | | REGION | | | | | |
|---|--------------|-------|-------|-----|--------|------|--------------|-----|-----|-----|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| Contributed through a monthly contribution plan | 31% | 40% | 36% | 14% | 29% | 37% | 39% | 30% | 28% | 35% |
| Already made your entire contribution for the 2005 tax year | 9% | 5% | 10% | 10% | 6% | 14% | 10% | 9% | 9% | 5% |
| Already made a contribution and plan to contribute more | 15% | 20% | 17% | 8% | 16% | 14% | 16% | 14% | 16% | 15% |
| Not made a contribution but plan to contribute | 19% | 16% | 19% | 23% | 20% | 17% | 22% | 19% | 23% | 11% |
| Not made a contribution and do not plan to contribute | 16% | 8% | 11% | 31% | 17% | 15% | 2% | 16% | 19% | 16% |
| Not made a contribution and are unsure if you will contribute | 9% | 11% | 8% | 8% | 9% | 3% | 12% | 11% | 5% | 13% |
| (DK/NS) | 2% | 1% | 1% | 5% | 4% | - | - | 2% | 2% | 5% |

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Now, as you may know, the 2005 tax year runs from January 1st 2005 until December 31st 2005. However, you are able to contribute to your RRSP right up until March 1st, 2006. Knowing this, have you...?

| | All Cdns | AGE | | | REGION | | | | | |
|---|----------|-------|-------|-----|--------|------|----------|-----|-----|-----|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/Sask | Ont | Que | Atl |
| Contributed through a monthly contribution plan | 19% | 20% | 26% | 8% | 18% | 21% | 24% | 20% | 16% | 20% |
| Already made your entire contribution for the 2005 tax year | 5% | 2% | 7% | 6% | 4% | 8% | 6% | 6% | 5% | 3% |
| Already made a contribution and plan to contribute more | 9% | 10% | 12% | 5% | 10% | 8% | 9% | 9% | 9% | 8% |
| Not made a contribution but plan to contribute | 12% | 8% | 13% | 13% | 10% | 10% | 13% | 12% | 12% | 6% |
| Not made a contribution and do not plan to contribute | 10% | 4% | 8% | 18% | 9% | 9% | 1% | 11% | 10% | 9% |
| Not made a contribution and are unsure if you will contribute | 5% | 5% | 6% | 5% | 2% | 2% | 7% | 7% | 3% | 7% |
| (DK/NS) | 1% | 0 | 1% | 3% | 0 | 0 | 0 | 1% | 1% | 3% |
| Don't have RRSP/Ineligible | 39% | 51% | 28% | 42% | 38% | 41% | 40% | 33% | 45% | 43% |

For statistical purposes only, what is the approximate current market value of your total personal RRSPs?

| | Have RRSP | AGE | | | REGION | | | | | |
|-----------------------------------|-----------|-------|-------|--------|--------|-------|----------|-------|-------|-------|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/Sask | Ont | Que | Atl |
| Under \$10,000 | 17% | 38% | 14% | 8% | 8% | 13% | 12% | 16% | 27% | 16% |
| \$10,000 to just under \$25,000 | 18% | 28% | 18% | 13% | 17% | 17% | 16% | 16% | 22% | 23% |
| \$25,000 to just under \$50,000 | 18% | 15% | 20% | 17% | 20% | 19% | 17% | 17% | 22% | 13% |
| \$50,000 to just under \$100,000 | 17% | 7% | 20% | 19% | 17% | 18% | 22% | 17% | 15% | 20% |
| \$100,000 to just under \$150,000 | 8% | 2% | 8% | 11% | 12% | 4% | 9% | 9% | 7% | 5% |
| \$150,000 to just under \$250,000 | 4% | 1% | 4% | 6% | 5% | 10% | 2% | 5% | 1% | 5% |
| \$250,000 or more | 4% | - | 5% | 5% | 5% | 4% | 3% | 6% | 1% | 4% |
| (DK/NS) | 14% | 8% | 10% | 21% AB | 16% H | 15% H | 19% H | 15% H | 7% | 14% |
| Mean | 61656 | 26983 | 65123 | 78659 | 71168 | 70682 | 61755 | 70044 | 39216 | 60000 |

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Do you currently have any Registered Retirement Savings Plans or RRSPs?

| | Total | AGE | | | REGION | | | | | |
|---------|-------|-------|-------|-----|--------|------|--------------|-----|-----|-----|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| Yes | 66% | 50% | 72% | 70% | 66% | 64% | 68% | 71% | 59% | 58% |
| No | 34% | 50% | 28% | 29% | 34% | 35% | 32% | 28% | 41% | 42% |
| (DK/NS) | 0 | - | 0 | 1% | - | 1% | - | 0 | 0 | - |

And for the 2005 tax year, will you contribute the maximum allowable contribution to your RRSP that Revenue Canada says you, personally, can make?

| | Have RRSP | AGE | | | REGION | | | | | |
|---------|--------------|-------|-------|-----|--------|------|--------------|-----|-----|-----|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| Yes | 32% | 25% | 29% | 41% | 32% | 41% | 41% | 30% | 29% | 16% |
| No | 67% | 75% | 71% | 54% | 65% | 59% | 59% | 68% | 71% | 84% |
| (DK/NS) | 1% | - | - | 5% | 4% | - | - | 2% | - | - |

In the past twelve months, have you reviewed the types of investments that you have in your RRSP portfolio?

| | Have RRSP | AGE | | | REGION | | | | | |
|-----|--------------|-------|-------|-----|--------|------|--------------|-----|-----|-----|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| Yes | 62% | 48% | 65% | 63% | 67% | 65% | 67% | 67% | 47% | 54% |
| No | 38% | 52% | 35% | 35% | 32% | 35% | 33% | 33% | 52% | 46% |

I am now going to read you a list of possible activities. I would like you to rate each activity on a scale from 1 to 10 where 1 means you would put it off as long as possible and 10 means you would get to it as quickly as possible. (Top3Box summary table)

| | All Cdns | AGE | | | REGION | | | | | |
|-------------------------------|-------------|-------|-------|-----|--------|------|--------------|-----|-----|-----|
| | | 18-34 | 35-54 | 55+ | BC | Albt | Man/ Sask | Ont | Que | Atl |
| Filing your tax return | 66% | 64% | 65% | 68% | 65% | 64% | 61% | 64% | 70% | 67% |
| Going to the doctor | 45% | 38% | 44% | 53% | 41% | 42% | 36% | 46% | 49% | 50% |
| Starting an exercise routine | 41% | 43% | 38% | 45% | 36% | 38% | 29% | 38% | 59% | 21% |
| Making your RRSP contribution | 41% | 39% | 46% | 34% | 42% | 40% | 42% | 38% | 43% | 38% |
| Going on a diet | 22% | 18% | 21% | 26% | 17% | 22% | 12% | 24% | 22% | 20% |
| Cleaning the oven | 17% | 15% | 14% | 23% | 11% | 16% | 11% | 16% | 24% | 15% |